



Agricultural Policy Research in Africa



# **BUILDING LIVELIHOODS: YOUNG PEOPLE AND AGRICULTURAL COMMERCIALISATION: TANZANIA COUNTRY STUDY**

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## **Working Paper**

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A stylized, light yellow plant graphic with three leaves and a central stem, positioned in the top right corner of the page.

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# ACRONYMS

<b>AGRA</b>	Alliance for a Green Revolution in Africa
<b>APRA</b>	Agricultural Policy Research for Africa
<b>BMZ</b>	Federal Ministry of Economic Cooperation and Development
<b>DFID</b>	Department for International Development
<b>ICTs</b>	information and communication technologies
<b>IFAD</b>	International Fund for Agricultural Development
<b>IITA</b>	International Institute of Tropical Agriculture
<b>ILO</b>	International Labour Office
<b>MALF</b>	Ministry of Agriculture Livestock and Fisheries
<b>NSYIA</b>	National Strategy for Youth Involvement in Agriculture
<b>PRIDE</b>	Promotion of Rural Initiative and Development Enterprises
<b>SIDO</b>	Small Industries Development Organisation
<b>VETA</b>	Vocational Education and Training Authority
<b>VICOPA</b>	Village Community Banking

# CONTENTS

<b>Summary .....</b>	<b>6</b>
<b>1 Introduction.....</b>	<b>7</b>
<b>2 Method .....</b>	<b>9</b>
<b>3 The context .....</b>	<b>10</b>
<b>4 Interviewees.....</b>	<b>12</b>
<b>5 Economic activity .....</b>	<b>15</b>
<b>6 Accessing resources.....</b>	<b>18</b>
6.1 Capital.....	18
6.2 Land.....	18
6.3 Inputs and stock.....	19
<b>7 Challenges .....</b>	<b>20</b>
<b>8 Livelihood building in a context of agricultural commercialisation.....</b>	<b>21</b>
8.1 Learning to work .....	21
8.2 Early steps, hazards, and progress .....	21
<b>9 Imagined futures.....</b>	<b>24</b>
<b>10 Discussion, conclusions, and policy implications.....</b>	<b>25</b>
<b>References .....</b>	<b>26</b>
<b>Endnotes .....</b>	<b>28</b>
<b>Appendix 1 Interviewee work histories .....</b>	<b>29</b>

## Tables

Table 1 Age distribution of interviewees by gender	12
Table 2 Marital status of interviewees by gender	12
Table 3 Education of interviewees by gender	13
Table 4 Summary of key information of the interviewees	14
Table 5 Modes of engagement and economic activities of interviewees	15
Table 6 Modes of engagement by gender	16

## Figures

Figure 1 Administrative districts of Morogoro Region	10
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# SUMMARY

This paper reports on a study of how young people engage in the rural economy in an area where there is a significant level of agricultural commercialisation. The objective was to develop an understanding of the steps and pathways with which particular groups of young people seek to construct livelihoods in or around these hotspots, and the outcomes associated with these efforts. The study was conducted in Dumila Ward in Kilosa District of the Morogoro Region, which was chosen because it is a well-established area of agricultural commercialisation, which occupies a strategic location along the Dar es Salaam to Dodoma road.

Findings reveal that as a rural commercialisation hotspot, Dumila offers young people a variety of different income-generating activities. The young migrants are attracted to the area by the availability of farmland, and the opportunities for both business and on-farm employment. Social networks play an important role for the migrants in making decisions to migrate. The inability to complete school was a disappointment to many of the interviewees, which set the stage for their engagement with the rural (and largely informal) economy. Education is seen as a key to formal employment. Social networks (family and friends) played a very important role in providing both financial and land resources to support their economic activities.

The young people draw on the experience gained from their rural activities while in school, working at home, and/or on the family farm.

The findings also indicate that the young people gained access to land by renting, inheritance, and purchase. Inability to access land was not reported as a significant constraint to their activities. Both men and women engage in similar activities, although notably only women are involved in wage labour harvesting vegetables. The main crops grown include vegetables (tomatoes, spinach, okra, carrots, green pepper, and onions) and seasonal crops (like maize and paddy). The focus is on activities and crops that generated 'quick money' and that have relatively low barriers to entry and low returns.

The study shows that the common hazards faced by young people in farming include unreliable rainfall, floods, sickness, theft, unpredictable prices, post-harvest losses, and accidents. In fact, everything at this level of production.

The key policy implication arising out of this study is that young people would likely benefit from improvements in financial services, input availability, and extension services, as other rural residents do and regardless of their age. There is a need for policy that ensures the social protection of youth – especially important in health and programmes tailored specifically to young people who are in the early stages of developing their livelihoods.

# 1. INTRODUCTION

Policymakers, development organisations, and young people themselves are all wrestling with the challenges of Africa's youth bulge, which is a result of a relatively late demographic transition (Canning, Raja and Yazbeck 2015). For those focused on economic policy, the aim is often described in terms of capturing the demographic dividend, a one-time boost to economic growth which should arise if most young people in the youth bulge find productive work (Ahmed *et al.* 2016; Bloom, Kuhn and Prettnner 2017; Eastwood and Lipton 2011).

Many African economies have small manufacturing and formal service sectors and are dominated by the informal sector; in addition, it is likely that a significant proportion of young people will continue to live in rural areas for decades to come. These realities support the proposition that only the rural economy – built around agriculture but encompassing much more – will be able to provide employment opportunities for many millions of young people into the foreseeable future. The case is carefully argued by Filmer and Fox (2014), and the idea that agriculture and rural areas have the potential to provide decent livelihoods for the youth bulge generations has become policy orthodoxy (AGRA 2015; Berlin Charter 2017; Brooks *et al.* 2013; G20 2017; Losch 2012, 2014, 2016; Vargas-Lundius and Suttie 2014; Yeboah 2018).

An essential element of the case is that in order to provide employment for young people and others that is remunerative, decent, and meaningful, agriculture in Africa, and rural economies more broadly, must go through a process of economic transformation (or must go through that process at a faster rate). Most accounts of the economic transformation that is envisaged highlight one or more of the following: increasing use of technology (traditional agricultural technology such as varieties and fertilisers, and ICTs); engagement with national, regional, and global value chains; productivity enhancement; development of land engagement with markets (including land rental markets); mechanisation; entrepreneurship; greater business orientation; increasing importance of processing and value addition; diversification; and investment in research and infrastructure. The theory is that rural areas where such transformational processes take root will provide more

diverse and better remunerated on-farm and off-farm employment opportunities for young people.

However, to date, there has been little research that looks specifically at how rural young people in Africa engage with or are affected by two processes closely associated with rural transformation – agricultural intensification and agricultural commercialisation<sup>1</sup>. There is a handful of studies that look at land access as a determinant of young people's engagement with the rural economy (e.g. Berckmoes and White 2014; Bezu and Holden 2014), although these are as much about population pressure as commercialisation.

The proposition that underpins the APRA Youth Policy Study<sup>2</sup>, of which the research reported in this working paper is a part, is that important insights about rural youth and agricultural commercialisation can be gained from the study of existing commercialisation hotspots. In these areas where agricultural markets/commercialisation are already well developed, farm production continues to be very important. At the same time, the revenue generated from agricultural commercialisation, and the services that support it, create a diverse and dynamic rural economy offering opportunities both on-farm and off-farm for wage labour and business operation. In exploiting and/or developing the opportunities associated with these forward and backward linkages, the assumption is that young people (and others) will be able to build livelihoods that do not necessarily involve them in on-farm production, or consequently necessitate access to land.

Specifically, the study aimed to develop a better understanding of steps and pathways with which particular groups of young people seek to construct livelihoods in or around these hotspots, and the outcomes associated with these efforts. The study was guided by two research questions:

- In areas where agriculture is already highly commercialised, what pathways do young people use to get themselves started in farming and/or in associated (farm and/or non-farm) economic activities? How are these pathways affected by different crops and commodities, commercialisation models, and dimensions of social difference?
- Within commercialisation hot spots, what are the barriers to entry in agricultural commercialisation for young people who want to farm or to get involved in ancillary economic activities, and how do they navigate these barriers? How important are family and inter-generational dynamics in this navigation? How are these barriers and outcomes affected by dimensions of social difference such as gender?

This working paper focuses on Kilosa District in the Morogoro Region of Tanzania, and specifically on the Dumila Ward. The rest of the paper is organised as follows. The next section provides a description of the methods. Following this, a description of the context and study area is provided. Then the research findings are presented, including the economic activities undertaken by the interviewees, their access to resources, challenges they encountered, and their imagined futures. The final section discusses the findings and concludes by identifying a number of implications for policy.



## 2. METHOD

The study was conducted in January 2018 in Dumila Ward in Kilosa District because it is a well-established area of agricultural commercialisation that is strategically located along the Dar es Salaam to Dodoma road, 69km from Morogoro town and 300km west of Dar es Salaam.

In analysing young people's efforts to build their livelihoods, and particularly their income-generating activities, this research distinguished between 'modes of engagement' with the rural economy on the one hand, and actual 'economic activities' on the other. The framework identified four possible modes of engagement: (1) on-farm production, (2) on-farm wage labour, (3) off-farm wage labour, and (4) business operation. Within each of these modes of engagement, there are many possible activities: on-farm production might include the production of cereal crops such as rice, or horticultural crops such as tomato. While off-farm wage labour might include working in a hair-dressing shop, or in a shop or canteen, or working on house-building sites, the assumption is that there are differential resource, knowledge, and social barriers to entry, both between and within these different modes of engagement, which will have important implications for who is able to take advantage of particular opportunities.

Forty-two in-depth interviews with young people aged 15 to 26 were undertaken. Interviewees were selected to cover the different modes of engagement as well as typical economic activities in the local rural economy. Selection started by identifying a number of working young people. Then snowballing was used to identify other interviewees pursuing other activities. The selection process was undertaken in collaboration with the local agricultural extension officers, who were familiar with the potential interviewees.

The main instrument used in eliciting information was an in-depth interview. The interview schedule covered: (1) the backgrounds of the interviewee (e.g. age, gender, education, etc.); (2) his/her economic activities and how they got involved in them; and (3) their plans for the immediate and distant future as well as possible constraints to the realisation of those plans. On average, each interview lasted between 50 and 60 minutes. Before each interview, a statement of consent covering the objectives of the interview was read in Swahili. Permission was sought to record the interviews with a digital audio recorder. These audio files were transcribed verbatim and compared several times with the interview transcript to ensure their accuracy. QDA Miner Lite software was used to organise and code the interview transcripts.

### 3. THE CONTEXT

The study was undertaken in Dumila Ward which is largely inhabited by people of the Wakaguru and Wapogoro tribes.<sup>4</sup> It consists of five villages with a total population of 33,569 distributed as follows: Dumila, the largest with 3,589 households, Dumila Juu with 1,971 households, Matongolo with 1,778 households, and Mkundi and Kwambe, the two smallest villages, with 462 and 443 households respectively.

Dumila Ward is situated on the plains of the Mkindu River, the source of which is located in the Nguru Mountains. The river occasionally floods causing significant losses of crops (Ngana, Mahay and Cross 2010). It is located at the junction of three main tarmac roads, one going to Kilosa town, one to Dodoma, and one to Morogoro. In addition to road transport through Dumila, another important mode of transport for agricultural products in the Kilosa District is the Dar es Salaam–Kigoma railway that runs from east to west passing through Kilosa town, the central market and headquarters of Kilosa District.

This favoured location gives the ward a comparative advantage in relation to agricultural commercialisation and associated commercial activities. Economic activities include farming, trading of agricultural and other products, livestock keeping, transport activities, and many others. Many trucks plying the route between Dodoma and Morogoro cities stop in Dumila, the largest of the five villages in the district. Agricultural produce such as vegetables and fresh maize are sold along this major road and a daily market is held in Dumila village where products including clothes, agricultural goods, and home appliances are available. It is also the destination for many migrants originating from other neighbouring districts and regions.<sup>5</sup>

Kilosa District covers an area of 14,918 sq.km, 20.5 per cent of the total land area of Morogoro Region (see Figure 1 showing Kilosa District within Morogoro Region) (Kimaro 2014) and borders the following districts: Kiteto (Manyara Region) and Kilindi (Tanga Region) to the north; Mvomero (Morogoro Region) to the east; Kilolo (Iringa Region) and Kilombero (Morogoro Region) to the south; and Mpwapwa District (Dodoma Region) to the west. The district covers an extensive area, with fertile

land, numerous water sources (perennial rivers and streams suitable for irrigation), irrigable areas, and has a low population density (National Bureau of Statistics 2014). Agriculture is the mainstay and main source of employment; it is characterised by small-scale crop production (food and cash crops), plantations and estates (sisal, sugar), and livestock production (mainly cattle, goats, sheep, poultry) (United Republic of Tanzania 2012). Vegetable crops such as tomato and onions are important and are the largest plantations employing many youths (*ibid.*).

Kilosa District was historically known for the production of sisal fibre. Sisal production began in the nineteenth century under the German administration and was later expanded under the British. Tanzania was the largest exporter of sisal in the world when production peaked in 1964 at around 250,000 tonnes from regions from all over the country such as Tanga, Morogoro, Arusha, Mwanza, and Shinyanga (Kimaro, Msanya and Takamura 1994; Westcott 2009). However, by 1985, production had fallen to only 32,000 tonnes due to competition from synthetic nylon fibres that had become increasingly popular, but also due to bureaucracy and over-centralisation. The downfall of sisal had important consequences for agriculture in Kilosa District. In the 1990s, the sisal estates in Kilosa were converted to paddy and maize production, and later in the 2000s, horticulture was introduced.

**Figure 1 Administrative districts of Morogoro Region**



Source: National Bureau of Statistics (2014).

In 1988, the national government started paying major attention to the youth, who were estimated to make up 31 per cent of the total national population (or 383,035 individuals). A survey conducted in 1997 of primary and secondary school-leavers and dropouts between the ages of 10 to 24 (United Republic of Tanzania 1997) identified skills and employment as key priorities. Around the same time, beekeeping was identified as well suited to providing employment to unemployed or under-employed youth living in rural areas, as it required very little capital investment. In addition, vocational training was targeted as providing young people with skills for self-employment. During this same period, youths were organised into groups and given access to loans from

the Ministry of Youth, Labour and Social Welfare, and the Youth Development Fund of the President's Office.

Current policy in Tanzania is underpinned by a belief that agriculture is the 'natural' outlet for the rural youth, even though they are not attracted to the sector because it is underdeveloped, and they feel the pressure to move beyond what their parents have achieved. It is also widely believed that young people have difficulty gaining access to farmland. The recently developed youth development strategy (MALF 2016) aims to make available to young people large tracts of land that remain unutilised in the Morogoro Region and elsewhere in the country.

## 4. INTERVIEWEES

Our sample of 42 young people included 19 females and 23 males aged between 16 to 26 (Table 1). Even though the modal age was the same for both females and males, 70 per cent of the male interviewees had never been married while equal shares of the female interviewees were single, married, or had previously been married (Table 2). Nevertheless, both males and females had children, even though the females were four times more likely to have at least one child than their male counterparts.

Sixteen (3 females and 13 males) of the interviewees had no children, 18 (11 females and 7 males) had one child, and eight (5 females and 3 males) had two children. Included among those without children are three interviewees who went to university.

Twenty-seven (64 per cent) of the interviewees were migrants. More than half came from the nearby town of Morogoro, Turiani village, Dar es Salaam, Gairo District, or Dodoma Region, while others came from more distant regions such as Kigoma, Mwanza, Sumbawanga,

Shinyanga, Iringa, Singida, and Arusha. These migrants either arrived in the area with their parents when they were young, or they came more recently in search of land to farm, a place to start a business, or seeking other work opportunities. A number of interviewees said they migrated to Dumila because they thought the area offered more economic opportunities than where they came from. Only two individuals, both female, had no education and could neither read nor write (Table 3): TZ\_041, who is currently a farmer, did not have anyone to take her to school or buy her school uniforms; TZ\_031 did not have parents to take care of her so she started working as a house girl away from her village when she was very young. In contrast, two of the male interviewees and one female completed university education.

The highest education for the majority of our sample, just over 60 per cent of both the female and male interviewees, had primary school education, while a much smaller percentage, 21 per cent, had ordinary secondary school education (Table 3). Only two of our sample, both males, completed advanced secondary education.

**Table 1 Age distribution of interviewees by gender**

Item	Gender		
Age	Female	Male	Total
16	1 (5%)	1 (4%)	2 (5%)
20	0	4 (17%)	4 (10%)
21	0	1 (4%)	1 (2%)
22	4 (21%)	4 (17%)	8 (19%)
23	1 (5%)	3 (13%)	4 (10%)
24	6 (32%)	1 (4%)	7 (17%)
25	7 (37%)	7 (30%)	14 (33%)
26	0	2 (9%)	2 (5%)
Total	19 (100%)	23 (100%)	42 (100%)

Source: Author's own.

**Table 2 Marital status of interviewees by gender**

Item	Gender		
Marital status	Female	Male	Total
Single	6 (32%)	16 (70%)	22 (52%)
Married	7 (37%)	7 (30%)	14 (33%)
Divorced	3 (16%)	0	3 (7%)
Separated	3 (16%)	0	3 (7%)
Total	19 (100%)	23 (100%)	42 (100%)

Source: Author's own.

Ninety-five per cent of the schools the interviewees attended were in the rural areas while one attended primary school in Dar es Salaam. The interviewees cited a lack of teachers and financial resources, and the long distance from home to school, as the reasons for not passing exams or for dropping out of school. On the other hand, the two male interviewees (TZ\_006 and TZ\_024) who passed their advanced secondary education and had the opportunity to go to university said they had chosen instead to venture into business, since attending university would delay them in achieving their goals. Six of the female interviewees became pregnant while at school and could not continue.

One of the interviewees (TZ\_023) who failed the ordinary secondary school exams decided to repeat them in arts subjects (geography, Kiswahili, and history), and eventually passed, managing to join advanced secondary school. TZ\_010, TZ\_015, TZ\_025, TZ\_029, and TZ\_035, all of whom did not pass their exams, joined

a vocational training institute. They completed diplomas and/or training in dentistry, hotel management, tailoring, or mechanics.

The interviewees' parents were mainly farmers (48 per cent) cultivating a wide variety of crops including maize, paddy, green vegetables, tomatoes, sugarcane, cassava, potatoes, and even coffee. Twenty-six per cent of parents were business people involved in either trading produces along the road or in activities like selling water in gallon-size containers, street vending, running a hotel, or keeping livestock. Seventeen per cent of parents were employed as either truck drivers, as workers in tobacco or sugar companies, or as a village chairperson, with the remainder, 9 per cent, working in other types of self-employment.

Table 4 provides basic information on each of the interviewees. More detailed work histories are provided in Appendix 1.

**Table 3 Education of interviewees by gender**

Highest education	Gender		Total
	Female	Male	
None	2 (11%)	0	2 (5%)
Primary school	12 (63%)	14 (61%)	26 (62%)
Ordinary secondary	4 (21%)	5 (22%)	9 (21%)
Advanced secondary	0	2 (9%)	2 (5%)
University degree	1 (5%)	2 (9%)	3 (7%)
Total	19 (100%)	23 (100%)	42 (100%)

Source: Author's own.

**Table 4 Summary of key information of the interviewees**

ID / name	Gender, age, relationship, children, local/migrant, education
TZ_003	M, 16, single, 0 children, migrant, primary school
TZ_016	F, 16, single, 0 children, migrant, primary school
TZ_002	M, 20, single, 0 children, migrant, primary school
TZ_035	M, 20, single, 0 children, migrant, primary school
TZ_040	M, 20, single, 0 children, migrant, primary school
TZ_034	M, 21, single, 1 child, migrant, primary school
TZ_022	M, 22, married, 2 children, migrant, primary school
TZ_041	F, 22, divorced, 1 child, migrant, none
TZ_031	F, 22, single, 0 children, migrant, none
TZ_015	M, 23, single, 0 children, migrant, primary school
TZ_026	M, 23, single, 0 children, migrant, primary school
TZ_042	M, 23, single, 1 child, migrant, primary school
TZ_021	F, 23, separated, 1 child, migrant, ordinary secondary school
TZ_010	F, 24, married, 2 children, migrant, primary school
TZ_025	F, 24, married, 2 children, migrant, ordinary secondary school
TZ_032	F, 24, divorced, 1 child, migrant, primary school
TZ_008	M, 25, single, 0 children, migrant, university
TZ_024	M, 25, single, 1 child, migrant, advanced secondary school
TZ_037	M, 25, married, 1 child, migrant, primary school
TZ_029	M, 25, single, 0 children, migrant, university
TZ_030	M, 25, married, 0 children, migrant, primary school
TZ_011	F, 25, married, 1 child, migrant, primary school
TZ_001	F, 25, married, 2 children, migrant, primary school
TZ_017	F, 25, married, 0 children, migrant, primary school
TZ_020	F, 25, single, 2 children, migrant, primary school
TZ_028	F, 25, single, 1 child, migrant, university
TZ_012	M, 26, married, 1 child, migrant, ordinary secondary school
TZ_027	M, 20, married, 2 children, native, primary school
TZ_036	M, 22, single, 0 children, native, ordinary secondary school
TZ_006	M, 22, single, 0 children, native, advanced secondary school
TZ_007	M, 22, single, 0 children, native, primary school
TZ_005	F, 22, separated, 1 child, native, primary school
TZ_013	F, 22, married, 1, native, primary school
TZ_039	M, 24, married, 2 children, native, primary school
TZ_004	F, 24, separated, 1 child, native, primary school
TZ_038	F, 24, divorced, 1 child, native, primary school
TZ_018	F, 24, married, 2 children, native, primary school
TZ_014	F, 25, single, 1 child, native, ordinary secondary school
TZ_019	F, 25, single, 1 child, native, ordinary secondary school
TZ_023	M, 25, single, 1 child, native, ordinary secondary school
TZ_033	M, 25, married, 0 children, native, ordinary secondary school
TZ_009	M, 26, single, 1 child, native, ordinary secondary school

Source: Author's own.

## 5. ECONOMIC ACTIVITY

Interviewees reported engaging in a wide range of economic activities across the different modes of engagement (Table 5). Twenty-four (57 per cent) were involved in more than one activity, across one or more modes of engagement; thirteen (31 per cent) were solely involved in farming. More women than men engaged in only one activity, but two women reported engaging in more than four activities, as did one man.

Food preparation and selling activities were mainly reported by female interviewees, while males reported engaging in a range of other activities, such as mechanic, barber, phone (charging) shop operator, and motorcycle transport (though notably, one female also did this) (Table 5). Both male and female on-farm workers were involved in weeding, planting, and harvesting, while it was mainly females who picked green vegetables.

**Table 5 Modes of engagement and economic activities of interviewees**

Mode of engagement	Activity
Producer	<ul style="list-style-type: none"> <li>• Maize (TZ_005) (TZ_025, with husband) (TZ_028) (TZ_030) (TZ_017, with husband) (TZ_018, 'back home') (TZ_038, with pigeon pea and millet)</li> <li>• Farming (TZ_041)</li> <li>• Paddy (TZ_019) (TZ_021, at 'home') (TZ_031) (TZ_024) (TZ_026) (TZ_035, at 'home') (TZ_027)</li> <li>• Vegetables (TZ_007) (TZ_008) (TZ_009) (TZ_012) (TZ_022) (TZ_010)</li> <li>• Maize and vegetables (TZ_037)</li> <li>• Pigs (TZ_009)</li> </ul>
On-farm wage worker	<ul style="list-style-type: none"> <li>• Planting and vegetable harvesting (TZ_010) (TZ_011) (TZ_013)</li> <li>• Part-time jobs (TZ_023) (TZ_029)</li> <li>• Paddy harvesting (TZ_029)</li> <li>• For parents on their farm (TZ_040)</li> </ul>
Off-farm wage worker	<ul style="list-style-type: none"> <li>• Helps at street food vendor (TZ_004) (TZ_016)</li> <li>• Shop worker (TZ_014)</li> <li>• In beauty salon (TZ_032)</li> <li>• Bar manager (TZ_015)</li> <li>• Part-time jobs (TZ_022) (TZ_039, stump removal and brick making)</li> <li>• Helps manage sister's bar (TZ_024)</li> <li>• House building, part-time (TZ_012) (TZ_027) (TZ_029) (TZ_036)</li> <li>• Carries luggage at market (TZ_030)</li> <li>• Helps uncle with milling machine (TZ_035)</li> <li>• Barbershop (occasionally) (TZ_036)</li> <li>• Digs toilets (TZ_039)</li> <li>• Motorcycle driver, hire purchase) (TZ_042)</li> </ul>

Business operator	<ul style="list-style-type: none"> <li>• Street food vendor. preparing and selling snacks on roadside (<b>TZ_010</b>) (<b>TZ_018</b>) (<b>TZ_019</b>) (<b>TZ_020</b>)</li> <li>• Food vendor (<b>TZ_005</b>)</li> <li>• Lending / credit business (<b>TZ_005</b>) (<b>TZ_019</b>)</li> <li>• Soft drink shop (<b>TZ_017</b>) (<b>TZ_021</b>)</li> <li>• Sells clothes on credit (<b>TZ_020</b>)</li> <li>• Sells tomatoes (TZ_038)</li> <li>• Sells food crops on roadside (<b>TZ_001</b>, by the roadside) (<b>TZ_017</b>) (TZ_002)</li> <li>• Maize trading (<b>TZ_005</b>) (<b>TZ_038</b>) (TZ_034)</li> <li>• Bar (<b>TZ_031</b>, 'local brew bar') (TZ_006)</li> <li>• Grocery shop (TZ_003) (TZ_037, his wife works there) (<b>TZ_038</b>)</li> <li>• Motorcycle transport (TZ_006) (TZ_026) (TZ_034) (<b>TZ_038</b>)</li> <li>• Brick making (TZ_007) (TZ_022)</li> <li>• Used clothes selling (TZ_007)</li> <li>• Makes furniture, occasionally (TZ_012)</li> <li>• Sells electronic goods (TZ_024)</li> <li>• Sells chickens, sometimes (TZ_024)</li> <li>• Sells food near sister's bar (TZ_024)</li> <li>• Operates barbershop (TZ_027)</li> <li>• Operates phone shop (TZ_033)</li> <li>• Car repair garage (TZ_034)</li> <li>• Operates phone charging shop (TZ_039, runs with wife)</li> </ul>
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Note: **bold** = women. Source: Authors' own.

**Table 6 Modes of engagement by gender**

	Gender		
Group	Female	Male	Total
Production (on-farm)	11	12	23
Business operation (off-farm)	17	19	36
On-farm wage work	3	4	7
Off-farm wage work	4	14	18

Source: Author's own.

Both females and males farm vegetables commercially. They either pack their produce and transport it to Dar es Salaam, or sell it along the road, especially to lorry drivers and others travelling to and from Dodoma. This activity has expanded in recent years with the transfer of government ministries from Dar es Salaam to Dodoma, leading to frequent trips of government officials between the two cities, especially during parliamentary sessions. TZ\_005, a 22-year-old female producer and business operator, explained that her customers are truck drivers, day-to-day workers, and people just passing by. Some interviewees also trade vegetables, like TZ\_001, a 25-year-old female, who buys tomatoes from farmers in Dumila and travels to Dodoma or Dar es Salaam in the evenings so they can be sold in the market in the early morning of the next day.

Agricultural activities in Dumila are seasonal, with only vegetables (like okra, carrots, tomatoes, onions, green

pepper, and green vegetables) being grown throughout the year. The interviewees involved in crops such as paddy, maize, and beans must find other activities in the off-season. Five grow vegetables during the off-season on the same piece of land, while others leave farm work and engage in business or make bricks or charcoal. TZ\_029, a 25-year-old male, said he could make 500 to 800 bricks for sale and invest the income in the next farming season. TZ\_002, a 20-year-old male, told how during the off-season he goes to help at his parents' place, or travels to Dar es Salaam to do more training on grain-milling machines. TZ\_005, a 22-year-old female, explained how she would use money she saved to do business during the off-season. Nine of the producers engaged both in farming and in business of different kinds, especially 'quick businesses' (like making bricks, charcoal, snacks, running a fast food joint, or selling clothes) that they could easily suspend at the start of the farming season.



Eighty per cent of the interviewees did not migrate out of the area during the dry season but engaged in other local activities that enabled them to make money. The wagedworkers, e.g. TZ\_015 and TZ\_039, explained how they would easily get jobs throughout the year. However, TZ\_003, a 16-year-old male business operator, explained that this was not always easy since some items become more expensive during the off-season, especially for those selling produce, and he had to pay for transport or travel elsewhere to locate a cheaper supply.

The interviewees involved in off-farm wage work included a food vendor, a bar attendant, a barber, a shopkeeper, and a worker in a beauty salon. These kinds of jobs are available mainly in the commercialised area of Dumila, where there are also emerging activities such as the Fahari Huduma<sup>6</sup> banking system. With many agricultural activities taking place in Dumila, which attract people from near and far, there appear to be many opportunities for service providers of different types.

## 6. ACCESSING RESOURCES

### 6.1 Capital

Capital is the key resource for establishing and maintaining almost all farm production and business activities. The interviewees used a variety of ways to access capital to start a business, buy or rent land, and purchase farm inputs. Overall, seventy per cent accessed capital either from a family member or friend, or by selling what they produced. TZ\_001, a female business operator, told of how both her mother and husband gave her capital to start a business. TZ\_005, another female business operator, received money from her husband to start a cassava business. Indeed, seven of the 19 female interviewees received start-up capital from their husbands. TZ\_018 explained how she saved money left by her husband for home upkeep to start a small business. Others, like TZ\_024, received capital from their brothers or sisters.

TZ\_002, a 20-year-old male borrowed money from his neighbour to start a grocery business. TZ\_010 obtained a loan at a shop where she obtained ingredients to make snacks; she repaid at the end of every day. TZ\_006, the 22-year-old male who decided not to attend university after passing his advanced secondary school exam, received 2 million Tsh (approx. US\$870) as capital from his mother. He used the money to open a bar and to start a business where he bought maize at a low price and stored it until the prices increased. Help from family and friends was important for interviewees engaged in agriculture as it allowed them to rent land, buy inputs, and hire labour.

However, a number of male interviewees in particular were not so fortunate, as they had to save money from their work on other peoples' farms to buy inputs, rent land, and hire labour for their own farm activities. For example, TZ\_006, a 22-year-old single male, generated capital internally through maize trading. Others, like TZ\_029 and TZ\_007, who were neither employed nor had a friend or relative to help, had to produce bricks or charcoal which, unlike farming, required relatively little capital to start up. The two female interviewees who could not access capital through their social networks (i.e. TZ\_031 and TZ\_038) first secured work as house cleaners. Through saving, they subsequently managed to open a business or start farming.

Village Community Banking (VICOBA)<sup>7</sup> was a vehicle that seven of the female interviewees used to save their money. Four of the interviewees who are food vendors, two owners of the food-vending business and two employees of the food vendor, said they saved half of what they earned every day in the VICOBA, and gave examples of how they got a loan from the VICOBA to start a business. However, the male interviewees tended rather to save their money privately at home (TZ\_003, TZ\_023, and TZ\_036) or if they were married, through their wives (TZ\_022).

### 6.2 Land

In many parts of Tanzania, uncultivated land is still available, and this is the case in Dumila. Residents rent out land to both migrants and locals in order to generate income. Local youth either farm family land, and/or rent the land to others.

A significant number of interviewees, including both females (TZ\_001, TZ\_005, TZ\_010, TZ\_021, TZ\_025, TZ\_031, TZ\_038) and males (TZ\_002, TZ\_008, TZ\_022, TZ\_024, TZ\_030) rented land to cultivate paddy and vegetables. They used capital obtained from family and friends, or savings, to pay the rent. Others, like TZ\_026, obtained land with an agreement to give the landowner a bag of the harvest for every acre of land they used. If they had a bad harvest, they would pay nothing. Rental arrangements vary, but many interviewees rented land for around TSh60,000 (approx. US\$26) per acre per cropping season. However, vegetable producers rent land for the entire year since they mainly grow vegetables during the off-season and plant maize or paddy during the rainy season. Everyone has to be cautious when renting land if they are unfamiliar with the area, and this is especially true in locations such as this that are prone to flooding. TZ\_007, who was not aware of this, ended up incurring heavy losses during the rainy season.

As with capital, a number of the interviewees accessed farm land through family or other social networks. For example, a 26-year-old male, TZ\_012, farmed on land he received from his brother. TZ\_019, a 25-year-old female, inherited land from her parents, which is rare

for women in Tanzania. TZ\_023, another 25-year-old female, received three-quarters of the land she farms from her brother-in-law. Female interviewees, like TZ\_001 and TZ\_011, farmed on land owned by their husbands, while other interviewees (male and female) who have access to family land also rent additional land. For example, TZ\_037 received land from his mother on which he grows vegetables and rents more land on which he grows paddy. It is clear that a few of the interviewees found it difficult to get started: TZ\_011, for example, who moved in from Kigoma, explained how with the little savings he had, he struggled to get land and, at the same time, to rent a house in Dumila.

### **6.3 Inputs and stock**

The interviewees also accessed agricultural inputs and other resources through, for example, family and friends: e.g. TZ\_014, TZ\_007, and TZ\_008). TZ\_007 explained how he received tomato seeds from his friend and purchased more seeds with the money he earned selling bricks. Family gifts were also important for business operators like TZ\_005, who received utensils from her mother who was once a food vendor, and

TZ\_003, who was allowed to use a room rented out by his father to start his business. However, others such as TZ\_023, had to buy their inputs. Female interviewees, including TZ\_013 and TZ\_019, obtained inputs or ingredients from a friend's or neighbour's shop, and repaid at the end of every day.

Many of the interviewees with jobs highlighted the role of family or friends in getting the job. For example, TZ\_002 explained that before he started his vegetable-trading business, he worked for a company, and that he got the job after his friend introduced him to the manager. This was also the case for farm and off-farm workers like TZ\_029, TZ\_002, and TZ\_003, who secured work with the help of a friend or parent who had previously done similar work.

Interviewees also obtained guidance in the different activities they were undertaking or planning. They reported that the support they received from parents helped them make good decisions regarding the inputs to use or when to sell their harvest (e.g. TZ\_019 and TZ\_023).

## 7. CHALLENGES

Apart from the challenges already detailed, crop producers identified a number of other challenges. These included heavy rains and floods that destroy their crops (e.g. TZ\_007) and scarcity of customers during the vegetable harvest season (e.g. TZ\_018). Low yields (TZ\_019) and high post-harvest losses (TZ\_023) were also mentioned as issues. Brokers were also cited as possibly offering low prices for what producers had to sell while also blocking them from marketing their own produce. Lack of capital to finance activities such as paying labourers used in planting, weeding, and harvesting were also among the constraints mentioned by the young producers.

Interviewees who operated businesses said the main challenge was customers who do not repay on time or do not pay at all (e.g. TZ\_006 and TZ\_015). Others, like TZ\_007 and TZ\_037, faced family challenges because they had to pay the bills at home. The interviewees mentioned the seasonality of the customers (TZ\_003), too many shops selling the same products (market saturation) (TZ\_003), unpredictable maize prices (TZ\_006), the difficulty of obtaining a permit to do charcoal business (TZ\_024), authorities prohibiting business activity in general (TZ\_006), and theft (TZ\_034). The interviewees working as labourers identified the need to get a job each season, and sickness (TZ\_029), as important challenges.

## 8. LIVELIHOOD BUILDING IN A CONTEXT OF AGRICULTURAL COMMERCIALISATION

### 8.1 Learning to work

The interviewees claimed to have learnt a lot from working with their parents while in school. For the females, the main activities they engaged in while at school were helping their mothers to prepare and/or sell food or to run a restaurant, selling produce, doing house chores, and farming. These activities also allowed them to earn pocket money. For example, TZ\_005 helped her mother prepare and sell street food. Then, when she finished school without passing the exams, her mother helped her open a similar business for herself.

For the males, they engaged in farming, operated small businesses (e.g. one sold T-shirts), made bricks or charcoal, sold plastic bags, or sold water or snacks (groundnuts, buns, etc.). For example, TZ\_008, who has a university degree, explained that while at school he was given land by his parents which enabled him to grow crops such as paddy, which he sold to pay his school fees. Farming with his parents gave him the courage to move to Dumila and rent land with his friends to produce vegetables. Six of the male interviewees (including TZ\_008 and TZ\_023) who did part-time jobs while in school were mainly trying to make money to help cover their school fees, while some said they wanted to learn different skills with an eye to opening a business in the future.

In contrast, a few interviewees such as TZ\_035, a 20-year-old male, said that he never did any work or ran a business while at school, and TZ\_003 said he would either go out and play football or stay at home studying. Based on our small sample, those who did not have to work tended to do better in school and were more likely to reach secondary school.

### 8.2 Early steps, hazards, and progress

Many of the activities in which our interviewees were currently involved resemble those they did while in school. For example, TZ\_036, who now sells charcoal, explained how he used to do the same work while in school, but on behalf of someone else, whereas he now controls the business, and sometimes employs other workers.

For a number of the interviewees, farming allowed them to move into other businesses. Those involved in farming explained that they started farming with their parents and received a share from the sale of the produce. TZ\_019 explained that if one has access to land from the family, then getting the other inputs required to farm is not so difficult. Seven of the interviewees currently engaged in business explained how they sold a portion of their harvest of maize or paddy and used the money to, for example, open a restaurant, bar, or barber shop. They all, however, continue farming, and some on a large scale, with business being an 'off-season' activity.

Many interviewees (TZ\_019, TZ\_021, TZ\_022, TZ\_024, TZ\_025, TZ\_030, TZ\_031, TZ\_034, TZ\_036, and TZ\_037) used the earnings from previous wage work to start a business or to engage in farming. For example, TZ\_031, a 22-year-old female, explained how she worked as a house girl in Dar es Salaam for a year and then decided to go back home. She used a portion of her savings to start her local brew bar business that she continues to run.

Some examples highlighted a lack of experience or motivation. TZ\_029, a 25-year-old male who now does on-farm work, started an agro-input business. He later realised that the goods he was selling were too expensive for villagers, and he ended up selling them at a very low price and incurring heavy losses. TZ\_002, a 20-year-old male who currently owns a grocery, explained how his father opened a business for him but he did not manage it properly because he was not interested. He ended up with losses and his father was very unhappy. Surprisingly, the interviewee then decided to take a loan from his grandmother and re-open the same business, perhaps having learnt from his earlier mistakes.

As noted previously, many of the interviewees built on the experience they gained working while in school. The experience of TZ\_024, a 25-year-old male, shows that this does not always work out well. He sold phones while studying and said the business did well and did not stop him from doing well in his exams. Although he managed to pass the Advanced Secondary Education exam, he did not want to proceed with college. Instead,

he opted to open a mobile phone shop, but ultimately it did not do well and he closed it. Now he has no job and only does part-time work at his sister's shop.

Bad luck also plays a role in some of these examples. A number of interviewees (including TZ\_023, TZ\_007, and TZ\_008) said that their greatest failure resulted from planting at the wrong time. TZ\_010, an on-farm worker who also tried a vegetable-trading business, explained how she transported vegetables to Dar es Salaam but the car broke down. This resulted in the car arriving very late and the vegetables going bad. She lost her capital and had to resort to working as a labourer on other people's farms. Finally, TZ\_029, a 25-year-old male producer, explained how he went back home after school and found that all the land that was once owned by his father, and that he himself had used for farming, had been taken over by his brother. This forced him to move from his village to Dumila in search of land to rent.

The female interviewees who once worked as house cleaners (TZ\_013 and TZ\_041) explained that sometimes they were not paid on time. This meant that they could not invest in other income-generating activities. Others (TZ\_015 and TZ\_020) explained that they worked as bar attendants, but it was something they did not like to do. In their eyes, doing what they do not want to do represented failure.

More fundamentally, three of the interviewees (TZ\_005, TZ\_006, and TZ\_031) shared a sense that leaving school without passing their exams was their greatest failure, and they wished they had a chance to go back to school.

Despite the kinds of setbacks noted above, overall, the interviewees thought that they had been able to achieve a lot through their various activities. For example, TZ\_004, a 22-year-old female, said that through her food-vending business, she was able to save in the community bank and had managed to rent a house, buy furniture, and start her own maize business. Similarly, TZ\_006 who operates a charcoal business, told how the profits from that business had enabled him to open his own bar. Others explained how they were able to buy their own school uniforms and pay school fees from the business they conducted while in school. TZ\_007, a male producer, explained how his parents could not pay his school fees and he thus had to make bricks in order to buy his own school uniforms. Later, he managed to save enough to open a restaurant, which in turn enabled him to buy a piece of land, build a house, and install electricity. TZ\_005, a 22-year-old female producer and business operator, explained how she managed to keep seven bags of maize that she

bought during the harvest season and sold them later for a profit, with which she bought iron sheets for her new house.

Farming in a commercial hotspot such as this has provided the capital needed by a number of our respondents to enlarge their farming activities, to settle, and even take on family responsibilities for others. Eight of the producers said they were able to either rent or buy a bigger piece of land, or use better inputs in their farms, following the sale of the previous season's harvest. For example, TZ\_008 managed to save enough money to rent three acres of land and cultivate paddy and TZ\_022 was able to install an irrigation system for vegetable production. TZ\_023, a male farm worker, managed to save money to buy tomato seeds that he used to start farming on a piece of land he had inherited. Three males who were involved in both business and farming explained how they managed to pay school fees for their young siblings (TZ\_037), help parents meet their farming expenses and housing costs (TZ\_036), while TZ\_015 helped his parents purchase farm inputs. One male producer (TZ\_012) even managed to use the proceeds from selling his vegetables to buy a motorcycle.

The wage workers explained how they managed to save for farming. One male who is still living with his parents (TZ\_026) explained how he had managed to pay his own bills and was no longer financially dependent on his parents. He also managed to help their parents to buy food for the house. Another male living with parents (TZ\_015) helped his parents with their farming, and TZ\_020 even managed to build a house for her parents.

In addition to these financial and material achievements, the interviewees highlighted the fact that along the way they had learnt valuable new skills. TZ\_005 said she learnt new cooking skills from her mother who was once involved in a similar business. While in school, TZ\_010 learnt tailoring, and following school, it helped her earn an income. TZ\_012, a 26-year-old male learnt how to build houses while staying with his uncle, and he continues to do this during the off-farm season to keep himself busy. Others learnt to make new types of food (TZ\_020), to repair motorcycles (TZ\_034), and to drive (TZ\_035). In a number of cases, these new skills helped the interviewees start a second business or grow crops they had not tried before.

In addition to new skills, the interviewees identified a number of important lessons that they had learnt. For example, TZ\_011, a wage worker doing seasonal jobs, said he learnt to not depend on a single job such as harvesting, but to look for multiple jobs to avoid being

unemployed. Many of these lessons had to do with farming. For example, TZ\_007, a male producer, learnt that it was critical to have enough capital to care for the crops throughout the season. Broader lessons were mentioned by three males: you do not have to be employed to make a living as there are many opportunities in farming if you have the means (TZ\_008); when renting land, you need to know the owner very well so you will not be misled about the condition of the land, especially during heavy rains (TZ\_011); in farming, one is required to work hard and consistently to get the full benefits (TZ\_029).

For business operators some of the key lessons were to be fully involved and not leave it for someone else to manage (TZ\_002), and to know the best time of the year to sell particular items. For example, TZ\_019 explained that selling clothes was best during the harvest season as many people had money.

## 9. IMAGINED FUTURES

The interviewees had many plans for the future. The most common plan for the immediate future, mentioned by 70 per cent of the interviewees, was building a house for themselves and/or their parents; many are currently renting, or living with a parent or a friend. Mentioned less frequently but still seen as important is continuing education for themselves (TZ\_025), or better schools for their children (e.g. TZ\_036, TZ\_039, TZ\_020), along with getting married.

Others plan to either expand their current business or open a new one. TZ\_003, for example, wants to open a movie show room in the village as there are currently very few. TZ\_035, a 20-year-old male, plans to learn to drive and work as a truck driver, which is something his father did. A number had farming plans that included growing different crops or expanding their farm by either renting or buying more land. TZ\_029 plans to get a loan from his church and open a shop selling farm inputs. Others not currently farming said they plan to start farming: for example, TZ\_006, a 22-year-old male who owns a bar, plans to farm on land given to him by his mother. He said he has seen his neighbours succeed in farming and he wanted to try it. A few interviewees seemed to have no plans for the immediate future: TZ\_032, for example, said she currently had no plans since she had not been able to save money.

Plans for the more distant future (more than ten years) in many ways resembled those for the immediate future: housing, further education, training, business expansion, etc. The interviewees foresaw going back to school to gain more skills in doing short courses in subjects such as nursing, driving, mechanics, computers, and

hotel management. For some, they had hoped to do this training earlier, but they had failed at school. Some interviewees plan to look for a formal job: for example, TZ\_028, a 25-year-old female with a university degree in education, plans to look for employment with the government, and then open a stationery shop and a beauty salon. TZ\_029, a 25-year-old male with a dental diploma, plans to open his own clinic or perhaps even a hospital.

A number of interviewees were not sure of their long-term plans. They said financial constraints made them unable to have a clear vision of what they want to do and were only sure of what they wanted to do currently since it is what they were faced with on a daily basis. The major concern expressed by many is how to get the resources – including finance and land – to turn these plans into reality. Nevertheless, they generally believed that if they work hard and save money, they will succeed.

For some interviewees, family and family obligations are seen as constraints. TZ\_033 said his wife was the main constraint as she does not want to be involved in any activity and she is not motivated to work. TZ\_040, a 20-year-old male, explained that his money goes to helping his parent's family, and because of this, he is unable to achieve his plans, at least for the present. This is the other side of the coin of the support from family and friends, from which so many of the interviewees had benefited.



## 10. DISCUSSION, CONCLUSIONS, AND POLICY IMPLICATIONS

The main interest of this study was to learn more about how young people engage with the rural economy in areas where there is a significant level of agricultural commercialisation. Dumila is an example of a rural commercialisation hotspot, and as such, offers young people a variety of different income-generating activities. Young migrants are attracted to the area by the availability of farm land, and the fact that there are opportunities for both business and farming. Their social networks played an important role for the migrants in making decisions to migrate.

Many of the interviewees were disappointed in their inability to complete school, which set the stage for their engagement with the rural (and largely informal) economy. They continue to see better education as the key to formal employment.

As they begin to engage with the rural economy and establish their livelihoods, young people draw on the experience they gained as children or while in school working at home and/or on the family farm. Social networks that include family and friends play a very important role in providing both financial and land resources to support their economic activities.

Interviewees gained access to land by renting, inheritance, or purchase. Land was rented either through paying cash for each farming season or through an informal agreement of paying a bag of one's harvest. There was little sign that access to land was a significant constraint to their activities, and here again social networks played an important role in facilitating access.

Young men and women were engaged in broadly similar activities, although notably only women on-farm workers were involved in vegetable harvesting. Men and women largely produced the same crops including vegetables (tomatoes, spinach, okra, carrots, green pepper, and onions) and seasonal crops (such as maize and paddy). Many managed to cultivate both vegetables and seasonal crops at the same time. The young people tended to focus on activities and crops that generated 'quick money'. However, the relatively low barriers to entry associated with most of these activities were generally associated with low returns.

The interviewees showed themselves to be very persistent in the face of disappointment and failure. They were able to navigate difficulties and challenges, and many responded to poor outcomes by initiating a different activity. Common hazards included unreliable rainfalls, floods, sickness, theft, unpredictable prices, post-harvest losses, and accidents. Their resilience and flexibility enabled them to stay employed and keep busy throughout the year. And significantly, many of them were managing to accumulate assets.

The interviewees imagined futures largely in terms of asset accumulation (i.e. building a house, buying furniture) and supporting the education of their children. For business operators, expanding their business was an important goal. The rural young people's flexibility and adaptability in the activities in which they were engaged enabled them to stay employed and busy throughout the year.

In terms of policy, young people who are building their livelihoods in agricultural commercialisation hotspots, like those interviewed in Dumila, would likely benefit from the improvements in financial services, input availability, extension services, and the like. As these would also benefit many other rural residents, regardless of their age, it is not particularly useful to present these sorts of investments as youth-specific.

However, there may be an argument for policy and programmes that provide social protection interventions tailored to young people who are in the early stages of livelihood building. Such interventions might help with income smoothing or protecting key assets during times of crisis. At the same time, programmes that help protect the health of young people, or help them return more quickly to good health would be particularly important in maintaining the continuity of their economic activities, and protecting their often vulnerable assets and opportunities.

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## ENDNOTES

- 1 We define the term 'agricultural commercialisation' as 'occurring when agricultural enterprises and/or the agricultural sector as a whole rely increasingly on the market for the sale of produce and for the acquisition of production inputs, including labour' (Poulton 2017: 30). In short, this term refers to the 'process of increased market production' (Hinderink and Sterkenburg 1987: 1).
- 2 Agricultural Policy Research for Africa (APRA) is a DFID-funded, five-year research programme that examines various types of commercialisation and their effects this has on different groups of people over time. The programme assesses impacts and outcomes on rural poverty, empowerment of women and girls, and food and nutrition security in sub-Saharan Africa. The APRA Youth Policy Study was conducted in Ghana (see Yeboah 2019), Tanzania (see John and Manyong 2019, this present paper), and Zimbabwe (see Chigumira forthcoming, 2019).
- 3 <https://provalisresearch.com/products/qualitative-data-analysis-software/>.
- 4 Source: Village Office at Dumila.
- 5 Source: Village Office at Dumila.
- 6 A mini banking system, a service of CRDB Bank that is located in rural areas.
- 7 A VICOBA, formed by a group of people with a common interest in saving, can provide small loans to members at a lower interest rate than commercial banks.

# APPENDIX 1

## INTERVIEWEE WORK HISTORIES

### CASE: TZ\_001

#### Past activity

While at school, she used to help her mother to sell items like tomatoes and sardines after school hours. She was never paid but it was part of helping her mother. She would also do house chores like fetching firewood, cooking, and cleaning.

Her first business after school was selling tomatoes.

She then decided to engage in selling sweet potatoes and Irish potatoes at her village market (Mtumbatu).

While doing the business, she then met her husband and moved to Dumila. Upon arrival, she first engaged in farming of maize, beans, and paddy with her husband; they rented two acres of land from villagers. She farmed for three years.

#### Current activity

She decided to go back to her old business of selling food products with money she obtained from selling maize and paddy that she obtained from her husband. This time, she sold products not in a local market but along the road that goes between Dar es Salaam and Dodoma. She sells products like ginger, tomatoes, turmeric, garlic, Irish potatoes, and onions.

Though many people are found doing the same business along the road, she was motivated to do hers differently by having products that none of the people have like ginger and turmeric, with most of the people around selling tomatoes, eggplant, African eggplant, fruits, and green pepper. Currently, she is the only one selling such products along the road.

### CASE: TZ\_002

#### Past activity

While at school, he used to help his parents on the family farm.

His first job was to sell water in the village.

In 2013, he started farming with his family; they cultivated maize, green vegetables, tomatoes, and African eggplant.

The following year, he decided to leave for Dar es Salaam to look for a job at his auntie's place. He got a job at SIDO; his friend who used to work there introduced him to the company. At first, he worked as a helper, but with time he learnt and started doing it on his own.

When he got back, he farmed with his mother in the farms that they used to rent, as his parents do not own land. They grew paddy in a three-quarter acre plot.

Since his father could not farm any more, he (the father) decided to open a grocery where he sold maize, African eggplant, onions, tomatoes, green pepper, eggplants, and vegetables, which employed the interviewee. Since his father owned it, he (the interviewee) gave all the sales to him.

After a while, his father decided to open for him his own business to sell onions and tomatoes, but he did not properly manage it since it was not something he wanted to do.

His father was not happy with him, so he decided to open another joint on his own, and to involve himself in selling vegetables.

#### **Current activity**

He sells onions, which are currently scarce, but also has tomatoes, African eggplant, green pepper, and carrots. Tomatoes is an important commodity to have, since there is high demand.

#### **CASE: TZ\_003**

#### **Past activity**

After completing seventh grade and learning of his failure, he worked at his brother in-law's cinema room.

After working there for a year, he decided to open his own business from the money he saved. He opened a grocery where he sold small home items like tomatoes, fruits, salt, etc.

#### **Current activity**

His grandmother then sold her maize and gave him TSh50,000 to start his own business similar to his father's. His father rented a kiosk for him where he will do his business, and he had TSh100,000 that he had saved and bought tomatoes, onions, green pepper, and African eggplant to sell.

#### **CASE: TZ\_004**

#### **Past activity**

At school, she used to help her mother with housework.

After seventh grade, she was asked if she could do housework by one of her neighbours. She agreed and went to Arusha to work as a house cleaner, but had to leave as the working conditions were not so good.

Then she got another job as a house cleaner in Dar es Salaam.

#### **Current activity**

She currently helps at a street food vendor where she is paid TSh2,000 per day.

#### **CASE: TZ\_005**

#### **Past activity**

While at school, she used to help her mother with cooking at the street food vendors. In the middle of the week, she used to help with housework.

After school, she went to Dar es Salaam to work as a house cleaner.

She then came back to stay with her parents and help them with farming, housework, and her mother's street food-vending business.

She got pregnant in 2013 and had to start thinking of ways to make more money for the baby, so started selling fried cassava along the road. She did the cassava business for nine months and had to stop when she gave birth and stayed home for three months.

Then she first started off working as an employee in someone's food business.

#### **Current activity**

She opened her own mama lsha (food vendor) at the end of 2015.

Apart from the food vendor, she does a lending business where she buys things from Dar es Salaam and then sells them on credit.

She also does maize business where she bought 20 bags of maize that she will sell in March, which she bought in September.

She also farms maize on her father's land.

### **CASE: TZ\_006**

#### **Past activity**

While at school, he used to do small business like sell cake, buns, pens, and T-shirts while doing his advanced secondary education.

While pursuing his ordinary secondary education, he used to help his mother with the food business.

Her mother gave him TSh2 million to start his own business. He decided to buy bags of maize and sunflower from villagers and sell them at Dumila.

After the season ended, he decided to sell charcoal; his friend introduced him to the business.

He then decided to buy a motorcycle with some of the money he had left from his business. He made a contract with a motorcycle driver who would bring with him TSh10,000 each day for one year, as an agreement and then he (the driver) would have the bike for himself.

While owning the motorcycle and receiving payment every day, he helped his mother with the street food vendor business.

#### **Current activity**

He had saved 400,000 that he used to open his bar.

He sees one of his biggest achievements as buying two motorcycles from selling charcoal; he uses one for his trips and someone drives the other one and brings TSh5000 per day.

### **CASE: TZ\_007**

#### **Past activity**

At school, he used to help with farming on weekends and other house chores.

He also used to sell groundnuts from Monday to Friday. He would obtain the groundnuts from his neighbour's farms after they were harvested, he would pick the leftovers, fry them, and sell.

When he returned home, he decided to make bricks to sell.

He was able to save TSh260,000 from his brick business and opened a fast food joint where he sold fried food, tea, and snacks.

With time, he decided to leave the business to his friend and travel to Morogoro town to his uncle's place who had asked him to help him with his crop shop. He was paid TSh50,000 per month; he did the work for two years and left since he did not work well with his uncle's wife.

He left his uncle's house, rented a room for TSh30,000, and got a job in the tobacco industry where he was paid TSh30,000 per month but would also get overtime payment.

He did the work and was able to save enough money to open a fast food joint again and a kiosk selling home items.

With time, he used some of his profits from the fast food business to open a fruit joint. He travelled to Matombo village a bit far from Morogoro town to get fruits and sell them.

He decided to get a loan of TSh100,000 from PRIDE (Promotion of Rural Initiative and Development Enterprises) which enabled him to start selling second-hand clothes.

### **Current activity**

When he went back, he decided to start making bricks again as it was easier to make money with brick.

He then used the money to start farming – he cultivated onions, green pepper, tomatoes, and eggplants.

Currently, he is preparing his farms to start farming for vegetables and tomatoes.

He also has a small business that he still does like selling second-hand clothes, which he does every market day at Dumila and nearby villages.

### **CASE: TZ\_008**

#### **Past activity**

While in ordinary level, he used to produce cotton that he sold to pay his school fees.

Before he joined advanced school, he used to produce paddy that he used to pay school fees and his bus fare.

At school O-level, he sold bananas and watermelons from his father's farm.

While in secondary school, while waiting for his results, he used to help his father with farm work and was paid.

After advanced secondary school, he joined the military for three months and when he returned, he went to the university.

While at the university, he joined an agricultural company that sold agricultural drugs. He had to pay TSh300,000 to join.

His cousin's brother then gave him TSh500,000 to pay his school fees and he used some of that money to buy clothes and shoes for selling in college dormitories.

He bought women's dresses when he went back home with hopes of selling them, but the business was bad since it was in the village.

Therefore, he decided to go back to Dar es Salaam with hopes of getting a job. The expected salary was TSh500,000 but the first month he was only paid 50,000, which was not enough so he had to stop teaching.

His cousin told him to go to Dumila to farm with him. He then got a ride from his brother from Dar es Salaam to Morogoro since he did not have bus fare. He was given TSh20,000 by his brother and had TSh30,000 from his savings that he used to rent a piece of land on which he grew green vegetables, with most of the other costs covered by his cousin.

He then had to look for part-time jobs like helping people in their farms.

He rented three acres of land and cultivated paddy.

He grew green vegetables.

#### **Current activity**

He is busy preparing the farm so he could plant green vegetables. He has TSh150,000 and used it to plant green vegetables.

### **CASE: TZ\_009**

#### **Past activity**

While at school, he used to do small business of selling mangoes and bananas, on the weekends.

He also helped with house chores like fetching water.

While in secondary school, he helped feeding the cattle.



He came to Dumila in 2010 where he worked as a part-time labourer.

He used to keep chickens in one of his friend's farm back at home, so he sold them and went with the money to Dumila.

He also did part-time jobs and was able to save money in a VICOBA until he was able to have enough to start farming.

#### **Current activity**

He used TSh200,000 from his savings and planted maize, tomatoes, green pepper, and African eggplants that he sold and made TSh700,000. He was able to buy furniture for his house. He used some of the money to plant green vegetables.

He also keeps pigs.

### **CASE: TZ\_010**

#### **Past activity**

While at school, she helped her parents with farming; she watered the vegetable gardens in the evening after school.

After leaving school, she asked a tailor in their neighbourhood to teach her tailoring; she paid TSh40,000 a month.

She also travelled to Morogoro to work as a part-time labourer in vegetable gardens.

She used to buy vegetables and transport them to Dar es Salaam. The business was doing well until when the car she transported her vegetables had a breakdown on its way to Dar es Salaam for so long that the vegetables went bad and none was in a good condition for selling. She lost her capital to a point she could not continue with the business.

#### **Current activity**

Her husband did not want her to be a tailor so gave capital to start a snacks business. She started with a capital of TSh15,000 and used to make a profit of Tsh3,000 every day. She does the business until today.

She then looked for part-time jobs at Dumila. She picked vegetables every season and she was paid TSh5,000 a day. She used most of her money to pay school fees for her child who is in kindergarten at Kiluve School.

She occasionally rents a quarter an acre for TSh30,000 in Dar es Salaam and plants green vegetables.

Her greatest achievement was buying a goat and chicken that she keeps in her parents' house.

### **CASE: TZ\_011**

#### **Past activity**

While at school, she used to help with farming activities

After completing school, she stayed at home for two years while helping her parents with farming.

Then she went to help her fifth born sister who lives in Chankende with farming.

She has been farming with the husband since she got married. They moved to Nyakahula-Mizani in Simiyu Region, then to Kigoma, all in the search for a better life. They settled at Kigoma cultivating maize, tomatoes, and green vegetables. They stayed for four years until when they moved to Dumila in 2016.

#### **Current activity**

She now works as a labourer on peoples' farms where she is paid TSh15,000 for planting in quarter an acre and picks green vegetables where she is paid TSh5,000 per day.

Currently she does not farm.

## **CASE: TZ\_012**

### **Past activity**

While at school, he used to work on his uncles' farms.

After completing school, he went to Dodoma town to work as a builder; he worked there for almost two years.

His brother gave him three acres of land to plant paddy, since he did not have the money; he only had TSh70,000 that he saved and could only cultivate one acre of land.

He got a job driving his uncle's motorcycle and was paid TSh50,000 per month; he worked for six months and saved enough to start farming again.

He cultivated maize, eggplants, and green vegetables. The first season he made money enough to buy a piece of land.

### **Current activity**

Apart from being a farmer (producing vegetables), he does part-time jobs of building people's houses.

He also occasionally makes furniture.

## **CASE: TZ\_013**

### **Past activity**

While at school, she helped with housework and farm activities.

After school, she went to Dar es Salaam and worked as a cleaner at her uncle's house.

She then went to Chalinze and worked at her auntie's restaurant.

She started selling tomatoes.

She then decided to make snacks; she got a loan of the ingredients from a neighbour's shop. She sold the snacks at the neighbour's shop and paid when the snacks were finished, but the shop owner closed, and she had to stop.

### **Current activity**

She then had to look for jobs on the farms, where she currently picks green vegetables, weeds, or helps in planting.

## **CASE: TZ\_014**

### **Past activity**

After completing school, she hanged around home cultivating maize on her father's farms and during the dry season, she would produce tomatoes.

She sold chickens and beans to make money for upkeep.

At first, she stayed at her friend's place, and then got a job as a house cleaner.

### **Current activity**

After two months, her boss moved her to be selling at his shop; she has been working in that shop for a year now.

## **CASE: TZ\_015**

### **Past activity**

While pursuing his primary school education, he used to help with farm activities and some of the house chores like fetching water.

While at secondary school, he did small business like selling sugarcane.

He stayed at home for a year helping his parents with farming.

He then joined for a short course at the vocational training institute (VETA) at Shinyanga to learn the operation of the excavator (Mtambo). He studied there for three months and returned home when he completed.

When he returned, a friend suggested he work registering phone cards; he was paid for each phone card he would register. He was able to register 20 phone cards in a day; he did it for four months and stopped when there were no more customers to register.

When he was well, he started farming with his father until the farming season was over.

He then started to do part-time jobs like helping with building or he would make bricks. He used to do the works with his friend who was a mason.

#### **Current activity**

He's now employed as a bar manager and is paid TSh90,000 per month.

#### **CASE: TZ\_016**

#### **Past activity**

While at school, she never did any paid work apart from house chores like cooking, cleaning, and fetching water; she also used to help her parents with farm work on weekends.

After school, she stayed at home while helping her parents. She helped her mother in her business selling sunflower on days when her mother had other work to do.

Her cousin's sister helped her to get a job; her first job was to work at her neighbour's street food vendor. She worked for two months and then they moved to Dumila.

#### **Current activity**

She works at her street food vendor where she is paid TSh50,000 per month.

#### **CASE: TZ\_017**

#### **Past activity**

While at school, she used to help with farm activities and house chores.

After she left school, she was given bus fare by her uncle and she travelled to her young sister in Dar es Salaam looking for a job as a house cleaner, which she did for two months

She then got a job cooking at a hotel every morning.

#### **Current activity**

Her husband gave her money to start a business where she sells tomatoes and green vegetables.

She also farms maize with her husband on rented land.

The husband's father gave them TSh300,000 to open a shop for soft drinks and they added TSh200,000 from their savings.

#### **CASE: TZ\_018**

#### **Past activity**

While at school, she used to help with house chores and farming

When she completed school, she left for Dar es Salaam and to work as a house cleaner

#### **Current activity**

When she returned home, she got married and started a small business of cooking snacks like buns and chapattis and sold them along the road

Every February she goes back home at her parents to farm maize on land her father gave her

#### **CASE: TZ\_019**

#### **Past activity**

While at school, she used to do house chores and farm activities.

During non-farming season her mother would open a restaurant and she would help.

She was then employed at someone's street food vendor

That income helped her to farm in the piece of land she was given by her father.

Then she stopped working as a street food vendor and concentrated on farming

### **Current activity**

She then started farming paddy. Her main activity is farming

She only does street food vendor (snacks) when she is done with farm work.

She also does lending business.

## **CASE: TZ\_020**

### **Past activity**

She used to help her mother with street food vendor in the evening when she returns from school. She used to make snacks for her mother and do house chores every day in the morning before she left for school. She made samosas with the help of her mother and sold them at school.

She used to help her sister sell snacks also on weekend.

She was told by her friend of employment in hotels in Dar es Salaam. Her mother allowed her to leave but the work was to be a bar tender. She didn't like the job as it was not what she expected but could not go back as she did not have bus fare and had no phone to contact home. She worked for two months and then decided to leave, as she was not being paid her salary.

She got a job at a nearby Masai ladies hotel. She started by selling soft drinks and later was in the food section where she received all the sales.

She helped her mother with farming until when she got a job at the sugar industry.

She then got a job at a guesthouse where her sister used to work, but moved to a different town.

She helped her mother who did not have any job and farming was not doing so well.

She then decided to go back and make samosas, which she had learnt while at school. She knew how to make potato samosas and was introduced to meat samosas by her brother in-law. She did the business and managed to make TSh10,000 every day. She did the business for two years and managed to buy furniture and a sewing machine.

She then moved to Dumila where she continued selling samosas for a while.

She stopped doing the samosa business because she could not do it and the street food vendor at the same time with no help.

### **Current activity**

She then opened her street food vendor joint from her savings and her sister helped her pay rent for the room. She started with a capital of TSh100,000 as she had already bought most of the utensils. The business is seasonal and currently is not doing so well.

She also used TSh200,000 of her savings to sell dresses during the off-farm season. She lends them out and is paid once the customers sell their crops.

## **CASE: TZ\_021**

### **Past activity**

When she was in primary school, she sold baobab (she used to buy for TSh1,200 and repackage into small packs of TSh300) and cakes.

While at secondary school, she used to do small business selling chapattis. She got money from doing part-time

jobs on people's farms and made money enough to make chapatti. During school days, she would wake very early in the morning, make chapattis and sell at school.

She used to help with house chores like cooking and washing.

She then decided to leave home with her friend and went to Morogoro town and became employed at a street food vendor for six months.

She was given capital to sell cooked cassava at a primary school, but the business was not doing so well.

She then got employed at a street food vendor where she saved money and managed to open a fast food joint of her own.

She then moved to Dumila in 2013. Her child's father gave her TSh200,000 to start her own business. She opened a shop that did very well.

Thieves then broke in and stole most of the goods, and she was left with empty shop. She closed the shop, decided to look at how to raise her capital again, and decided to leave for Tanga where she heard of a place she could make money.

She went to Tanga with her friend and found a hotel that did not have good food and decided to stay there to cook.

She then decided to go back to Dumila to re-open her shop. However, this time the business was not as good as when she left it.

She rented two acres of land, and planted paddy.

#### **Current activity**

She used the money to open a soft drink shop that she currently has.

The business was then doing good, but with time, things went so well and she had to go back home and rent one and half acres, and grew paddy so she could sell and have more money to expand her business.

### **CASE: TZ\_022**

#### **Past activity**

While at school, he helped with house chores and farm activities.

He left his mother's land and came to Dumila. They used money from selling ten bags of paddy and their mother gave them TSh200,000, and opened a kiosk with his brother.

However, they had to pay tax for the business but could not pay so they had to close it down.

He once tried to plant maize on half an acre and harvested only two bags.

#### **Current activity**

He then rented land and produced vegetables.

He gets money for farming from doing part-time jobs where he receives TSh15,000 to TSh20,000. He no longer produces paddy.

He also makes bricks.

### **CASE: TZ\_023**

#### **Past activity**

While at school, he used to help with farm activities, and with house chores like cooking, cleaning, and fetching water.

He used to grow tomatoes and sell.

He obtained money from doing part-time jobs like weeding in people's farms.

While at primary school, he had more time to do part-time jobs and engage in farming than when he was in secondary school.

He used to work mostly on weekends, on the family farms, or do a part-time job. While at secondary school he used to do only part-time jobs and did not do any business. He used to farm on his brother-in-law's farm who had inherited around ten hectares.

After completing school, he travelled with his neighbour to Dar es Salaam and worked as a shopkeeper.

Before he started farming, he went to Morogoro to work in a clothes industry in Mazava, where most of the clothes were transported to China.

His uncle who used to work there introduced him to the job. He worked for seven months on a salary of TSh150,000 monthly. He decided to leave as he felt he was not free to do his own activities due to many shifts at work.

He went back home and decided to involve himself in farming.

He obtained money from doing a job building a house.

He tried planting tomatoes again in the next season, but he ended up getting losses.

### **Current activity**

He does part-time jobs like working on people's farms with his friends.

### **CASE: TZ\_024**

#### **Past activity**

While in primary school he helped with house chores.

While in secondary school, he used to sell phones.

His friend advised him to sell tomatoes, he did this while waiting for his results. He bought tomatoes and transported them to Dumila.

He then decided to sell charcoal.

Then they decided to stop transporting the charcoal and they would sell it on the side of the road.

He used some of his savings to plant okra, green pepper, pepper, and tomatoes.

### **Current activity**

He still farms paddy at Ludewa in two acres of land that he rented.

He also sells electronics like radios, TVs, laptops, and speakers; he buys them from Dar es Salaam and sells them to the villagers around.

He sometimes sells chickens; he buys them from the village and sells them in town.

He also helps his sister with bar supervision.

She allowed him to sell food in the same area. So he employed someone to cook chips where he used TSh120,000 of the money he got from selling paddy.

### **CASE: TZ\_025**

#### **Past activity**

While in primary school, she was not engaged in any business but while in secondary school she used to sell millet flour. Her mother gave her money to buy millet and she would make flour and then she would make snacks that

she used to sell while at school or along the road.

After maternity, she stayed at home for a year helping her mother; she then decided to study hotel management.

She did the course for a year and got a job in Tanga at a hotel where she worked for six months, but decided to leave as she felt underpaid (TSh90,000 per month).

She then returned back home and stayed unemployed for a while helping her mother.

She received money from her parents to help her with the farming activities.

### **Current activity**

They rented a piece of land and once she harvested it she was convinced to continue with farming.

She currently stays with her husband and plans to cultivate more maize with him.

## **CASE: TZ\_026**

### **Past activity**

While in school, he used to help with farm activities on the weekend where they cultivated paddy. He used to help with house chores like fetching water, cooking, and cleaning.

After school, his first activity was to make charcoal.

He rented an acre of land for TSh40,000 and the father gave him paddy seeds.

He did some part-time jobs.

### **Current activity**

He then planted paddy in the following year in five acres of land and was able to harvest 50 bags of paddy.

His other source of income is the motorcycles.

The lessons learnt: it is not easy to get a job and the best thing to do is to work in the farm.

## **CASE: TZ\_027**

### **Past activity**

While at school, he used to sell cassava; his mother gave him TSh10,000 to start the business. Every day after school, he fried cassava and sold at the market or along the roadside.

He learnt from his brother who was a barber how to shave, and he had plans of becoming a barber. He loved being a barber because he knew he could do it in the village or in town.

He stayed with his mother for a year while helping with farming activities.

He started farming and managed to get enough money to open his own barbershop.

While at Dumila, he met a friend who was a barber and decided to work for him.

When he found his father, he farmed with his father and they harvested three bags of paddy.

### **Current activity**

He used the money to open his own barbershop, which he still has.

He also farms paddy.

He also does part-time jobs in helping people build houses or help in supervising his uncle's TV show room.

## CASE: TZ\_028

### Past activity

While in ordinary secondary school, she used to help with house chores like fetching water and helped with farm activities on Sundays only, as her parents had maize farms.

She did a computer course for two months. She passed the exams with a score of division three and 23 points, and then joined Turiani secondary school, a boarding school that she completed in 2013 with a score of division three and 14 points.

At school, they use to work in vegetable gardens.

While at primary school, she used to be a member of an agriculture club when she was in grade 4 to grade 7. She planted coffee trees.

On completion of her advanced secondary school, she stayed at home while helping her parents.

She then joined university to pursue a bachelor's degree in education.

She was then called by her sister who lives in Kilimanjaro as well (a region on the north side of Tanzania) to go and teach at a Chome Secondary School in her village that had a job opening. She worked there for a month.

She went back to her university to attend her graduation ceremony and decided to remain in Arusha doing nothing. She got TSh50,000 from her brother each month to cater for her own personal needs.

She used the money to start a small business, bought scarfs that she sent to her sister who lived in the same area and helped her sell them; she bought them at TSh15,000 and sold for TSh25,000.

Later she decided to lend out items on credit, but people delayed the payments so that she decided to stop.

The following year in April, she went to Bukoba to her sister who called her to go and farm vegetables with her, something she knew well how to do.

She then started working in her sister's neighbour's restaurant where she sold milk.

She then got a loan of 3kg flour and 1 litre of cooking oil from a neighbour's shop. She would pay at the end of the day after selling. She made 90 chapattis a day that she sold each for TSh250; she saved most of her profits.

She was then called for an interview at Jafary School where she applied in Dar es Salaam. She did an interview to teach history grade 5 and Kiswahili grade 6 but she was never called back for a second interview meaning she didn't pass the interview. She then decided to go back home.

### Current activity

Upon arriving home, she received two acres of land from her father. She plans to plant maize with some of the saving she has as mobile money.

## CASE: TZ\_029

### Past activity

After completing primary school, he was helping with farm activities at home and making bricks.

He completed school and scored a division four with 18 points. While waiting for his results, he used to help his mother with farming activities and do part-time jobs.

He applied for a dental clinic in Tanga. He was given school fees as a loan by one of his friends from church. He has not completed paying the loan till today, though he has completed school.

While at the university, he used to do a money business where people will send money through his mobile money and he will give it to the owner at a certain fee.



### **Current activity**

His expectations before was to get a proper job at a hospital but since he has not received his certificate from the university, he does part-time jobs on people's farms to make a living.

He either farms in someone's farm or makes bricks.

He also helps with building houses for TSh5,000 a day and harvesting, especially paddy.

### **CASE: TZ\_030**

#### **Past activity**

While growing up, around the age of 16 he started doing part-time jobs with his mother.

He also used to help with building houses. He then learnt how to do it on his own for a period of time and managed to build houses on his own.

He also made bricks.

He then left home in 2015 to go to Lindi, to one of his stepfather's friends, where he was supervising his 30-acre farms planted with sunflower.

#### **Current activity**

At this time, he also managed to rent an acre of land and planted maize.

The other work he does is to carry luggage at the market.

### **CASE: TZ\_031**

#### **Past activity**

Her aunt's neighbour took her to work as a house cleaner in her house for one year and she then decided to leave for Dar es Salaam looking for her mother whom she met in 2005 at Dumila.

She stayed with her mother while helping her in the restaurant.

Later in the year, her uncle found her a job as a house cleaner in Dar es Salaam.

When she returned home, she had some savings and decided to cultivate maize on an acre of land, but she did not harvest as expected.

#### **Current activity**

She opened a local brew bar.

She was able to save around TSh200,000 that she used to rent two acres of land and planted paddy.

### **CASE: TZ\_032**

#### **Past activity**

While at school, she helped with house chores and on their maize farm on the weekends.

After she completed primary school, she went to her brother who gave her TSh5,000 to buy ingredients to cook buns. She did the business while at home waiting for the results.

She then got married at 18 years and had a child; they stayed together for two years and later divorced.

When they divorced, she started making buns using her savings.

She did not do the business for long and was allowed by one of her aunts to visit Dar es Salaam and look for a job. She managed to get a job at a bar.

She then came back home to open her own beauty salon. She had the business open for three months, but it was not doing so well due to very few customers who came, and she decided to close it down.

She sold everything and stayed at home for a while.

#### **Current activity**

She then took a job at a beauty salon where she works until today.

#### **CASE: TZ\_033**

#### **Past activity**

While at primary school, he used to help his uncle with the water business.

#### **Current activity**

After he completed school, he went back home (Dumila) where he found his brother had a phone shop. He helped him in the shop. He dealt with adding music audios and videos in people's phones while learning how to fix phones. He has never done any business or farm as he has been working in his brother's phone shop ever since.

He currently owns the shop as his brother left it with him.

#### **CASE: TZ\_034**

#### **Past activity**

While in school, he used to do groundnut business and sell at school from grade 4 to grade 7. He used to get the groundnuts in his mother's farm during the harvest season, and would pack and sell each for TSh50; he used to make up to TSh4,000 from his sales.

He helped with farm activities on the weekend.

While waiting for his results, he was employed at a phone shop where he was charging people's phones.

He left the place and stayed at home for four months, then decided to look for a job at a car garage.

He saw one of his friends who was a mechanic and wished to learn too. He learnt for a year how to do the work and later he was able to fix motorcycles. He did not pay to learn but most people pay TSh30,000 per month. He knew the owner who was a neighbour and had offered to help.

#### **Current activity**

The owner left and opened a different and bigger garage and left them with the one he had before. He and two of his colleagues own the place now. This is his main activity and he has never been involved in farming.

He has been able to buy two motorcycles and he employs people to drive them; bring him TSh7,000 every day.

He has also bought two acres of land on which he plans to build his house.

His also bought 13 bags of maize that he has kept so he can sell when the prices rise.

#### **CASE: TZ\_035**

#### **Past activity**

While at school, he used to help with house chores and farm activities on the weekends.

While waiting for his results, he did a pre-secondary school course for three months. He however failed the exam and got a job at the milling machine.

He learnt in a few months and managed to operate the machine himself. His uncle owns the machine.

His brother and uncle offered to pay his school to study a short course in mechanics at a vocational training institute. His mother bought him the required equipment and his bus fare. During holidays, he travelled to Dar es Salaam to his aunt for practical training. He completed school November last year.

#### **Current activity**

He now helps his uncle with the milling machine.

During the farm season, he would travel home to help his mother on the paddy farm. He planted paddy on half an acre he received from his mother.

### **CASE: TZ\_036**

#### **Past activity**

While at school every evening he used to spend his time at a nearby barber that was owned by his cousin. He learnt how it was done and occasionally he did it on his own.

After completing school and while waiting for his results, he produced tomatoes.

He then went into the charcoal business.

He stopped this as it was a bit of an illegal business.

He then got a job as a road construction labourer.

#### **Current activity**

He then went back to working at the barbershop but only every now and then. He does not have a permanent job but hangs around the barbershop a lot.

He does part-time jobs, especially building houses.

### **CASE: TZ\_037**

#### **Past activity**

While at school he used to help his parents on the paddy farm.

He did small business with his mother selling vegetable. He used to transport tomatoes, cucumbers, eggplants, and African eggplant to Dodoma; he was given TSh200,000 with his mother but after selling, he would give his mother all the money. He did the business with his mother and later his mother gave him his own capital, TSh100,000, to do the same business.

All this time, while doing this business, he started farming cucumbers on his own that would transport to Dodoma. Farming has now become his main activity.

His mother gave him a piece of land to farm, where he produces tomatoes and watermelons. He was able to build his own house and bought Duet car from selling watermelons. The tomato business has really been good and has managed to achieve a lot; apart from building his house and buying a car, he was able to open a grocery for his wife and pay school fees for his young siblings who are in secondary school.

#### **Current activity**

He also planted maize in a two-acre land and harvested five bags of maize. He kept the bags of maize hoping to sell when the price goes up. He also produces green vegetables and green pepper but did not harvest as much as he expected due to floods that ruined most of the crops.

He does not do any other activity apart from farming and the grocery shop where the wife sells.

### **CASE: TZ\_038**

#### **Past activity**

While at school, she never did any business but helped with house chores and farm activities.

When she completed school, she got a job as a house cleaner in Kilosa for six months.

She then got a job at Morogoro town, as a house cleaner being paid TSh30,000 a month and worked there for five months, before deciding to go back home.

She was then married but decided to leave after seven years of living together.

### **Current activity**

She then started selling tomatoes; she had some of her own savings that she used to start the business.

She was given four acres of land at home by his father where she planted maize, pigeon pea, and millet. At Dumila, she rented an acre of land and planted maize. Later in the month, she plans to plant beans.

She has been able to buy a motorcycle and a piece of land.

She has also stored 15 bags of maize and three bags of beans that she plans to sell when the prices rise.

She also owns a grocery, and sells cassava and buns.

She regards herself as a farmer, the grocery being her extra business.

## **CASE: TZ\_039**

### **Past activity**

While in school at grade 5, he worked at the mining where he washed the minerals.

He also sold groundnuts. He used some of the money he obtained and bought groundnuts that he sold at school and on weekends.

He also helped in charcoal making.

After school, while waiting for his results, his uncle took him to Dar es Salaam to help in his shop.

He looked for and found work on people's farms.

He also made charcoal.

### **Current activity**

He then worked on people's farms where he removed visiki vya miti and made bricks. These are the main part-time jobs he does at the village currently.

His brother-in-law opened a shop for him and his wife; it has a solar battery where he charges phones and sells small items.

Apart from the shop, he still does part-time jobs as his main activity.

He also digs toilets for people in the village.

## **CASE: TZ\_040**

### **Past activity**

While in school he sold groundnuts.

He obtained money for the business from working on people's farms.

After finishing school, he was employed by his brother-in-law at a restaurant selling chips.

His cousin's brother then employed him in his farm, cultivating green vegetables, green pepper, African eggplant, cabbage, onions, and cucumbers.

### **Current activity**

He currently does not have a job but works with his parents on their farm.

## **CASE: TZ\_041**

### **Past activity**

When she was young, her mother's friend took her to work as a house cleaner in Kilombero.

When she returned home, she helped her mother with farming; they produced maize and paddy.

After a while, her mother gave her a two-acre piece of land on which she planted maize. She did this until when she was married and had a child.

### **Current activity**

She later divorced her husband and returned home where she continued farming.

Apart from farming, she owns a small kiosk where she sells vegetables, sugarcane, and other small items.

## **CASE: TZ\_042**

### **Past activity**

At school, he used to sell plastic bags on Saturday at the market.

After completing school, his uncle gave him utensils worth TSh30,000 to sell at the market.

He then got a job as a motorbike driver; he did not receive salary. Instead, the owner would give him the motorcycle to do business and bring TSh7,000 every day as payment. He loved being a motorcycle driver as he saw many of his friends in that business.

He learnt how to drive from his friend that owned a motorcycle. He worked for five months and his boss decided to give it to someone else due to personal reasons.

He then got another motorcycle that he drove for a year and a half, then the owner decided to sell it, leaving him with no job.

### **Current activity**

He then decided to look for a motorcycle that he would contract to pay TSh10,000 every day for a year and then own it.

He currently expects to finish paying in April this year and own the motorcycle.

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